

Form elsnodsc – nteclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 12-34475-KCF
Chapter: 7
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Crystal M Ramirez
fka Crystal m Farre
477 Horizon Drive
Edison, NJ 08817

Social Security No.:

xxx-xx-2499

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 25, 2013 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management** (Official Form B23) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management**(Official Form B23) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 22, 2013

JJW: wdr

James J. Waldron
Clerk